



**Thai Farmers Bank**  
Public Company Limited



**Tida Samalapa**  
Executive Vice President

12g3-2(b) File No.82-4922

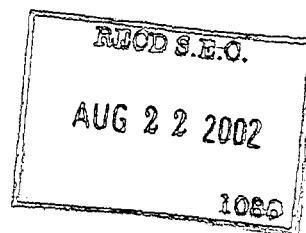
Ref No. CN. 305/2002

August 22, 2002

Securities and Exchange Commission  
450 Fifth Street  
Washington, D.C. 205  
U.S.A.



02049461



SUPPL

Dear Sirs:

We are transmitting herewith, in accordance with our undertakings pursuant Rule 12g3-2 (b) under the United States Securities Exchange Act of 1934, an English language summary of certain information that is being made public in Thailand.

Please arrange for the attached to be placed in our Rule 12g3-2 (b) "file" with the Commission.

Yours sincerely,

PROCESSED

AUG 30 2002

P  
THOMSON  
FINANCIAL

llw 8/27



Summary Statement of Liabilities and Assets 1/

as at July 31, 2002

**Thai Farmers Bank**  
Public Company Limited



Assets	Baht	Liabilities	Baht
Cash	9,733,530,661.47	Deposits	678,539,455,243.55
Interbank and money market items, net	146,297,429,136.31	Interbank and money market items	5,487,989,840.82
Securities purchased under resale agreements	28,418,000,000.00	Liabilities payable on demand	2,045,832,425.17
Investments, net (with obligations Baht 31,801,564.34)	132,766,139,420.23	Securities sold under repurchase agreements	48,200,888,729.03
Credit advances (net of allowance for doubtful accounts)	428,432,287,501.03	Borrowings	624,039,867.38
Accrued interest receivables	1,907,126,001.62	Bank's liabilities under acceptances	18,289,546,158.61
Properties foreclosed, net	11,281,077,344.53	Other liabilities	754,307,271,781.58
Customers' liabilities under acceptances	624,059,867.38	Total liabilities	
Premises and equipment, net	22,120,176,189.30		
Other assets	6,559,870,688.89		
		<b>Shareholders' equity</b>	
		Paid-up share capital	26,530,947,170.00
		(registered share capital Baht 26,900,948,900.00)	1,399,537,547.38
		Reserves and net profit after appropriation	6,893,889,701.82
		Other reserves and profit and loss account	31,828,424,479.20
		Total shareholders' equity	786,133,698,240.76
		Total Liabilities and Shareholders' Equity	3,002,214,856.99
		Bank's liabilities under unmatured bills	789,135,911,097.75
		Total	
Total Assets	786,133,698,240.76		
Customers' liabilities under unmatured bills	3,002,214,856.99		
Total	789,135,911,097.75		

Non-Performing Loans (13.41% of total loans before allowance for doubtful accounts)	61,464,471,402.61
Loans to related parties	5,128,040,080.55
Loans to related asset management companies	33,510,000,000.00
Loans to related parties due to debt restructuring	4,470,820,700.46
Borrowings as part of subordinated debentures cum preferred shares to be included in the Tier 1 Capital, permitted by the Bank of Thailand	19,987,145,000.00
Legal capital fund	72,517,066,597.73
Changes in liabilities and assets this month due to the penalty expenses from violating the Commercial Banking Act B.E. 2505 and amended Act, section International Banking Facility's assets and liabilities	
Total assets	4,975,170,227.12
Total liabilities	627,196,051.93
Significant contingent liabilities	
Avals to bills and guarantees of loans	6,407,612,720.60
Letters of credit	6,799,293,680.34

1/ This Summary Statement has not been reviewed or audited by Certified Public Accountant

AL